



E-BILL EXPRESS PRIVACY NOTICE

Effective Date: *November 1, 2018*

E-Bill Express is committed to protecting privacy and safeguarding personal information. This Privacy Notice ("Notice") applies to the E-Bill Express website, online and mobile services ("Site") that display or link to this Notice. E-Bill Express has prepared this Notice to inform you how the service collects and uses any personal information in connection with your use of this Site.

INFORMATION E-BILL EXPRESS COLLECTS

E-Bill Express may collect the following personal information:

- Information establishing identity or contact information, such as name, address, telephone number, and email address; and
- Financial information related to transactions conducted on this Site.

E-Bill Express may also collect other non-personal information such as:

- Cookies (small text files placed on your device's hard drive) or other similar technologies that collect non-personal information; and
- Device information such as IP addresses, device identifiers, and other technical information.

Please note cookies to this site are optional. You may choose to reject cookies; however, please be aware setting your browser to reject cookies may limit site functionality.

USE OF YOUR INFORMATION

E-Bill Express may use information collected from this Site for the following purposes:

- To provide services and respond to your inquiries;
- To facilitate your use of the Site;
- To confirm identity and help keep your transactions secure;
- To measure effectiveness and improve the Site and its services;
- To manage our risks and operations; and
- For other legitimate purposes required or permitted by applicable law.

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TRACKING

This Site does not do any tracking and does not respond to Web browser "do not track" signals.

HOW E-BILL EXPRESS SHARES INFORMATION

E-Bill Express may share personal information with:

- Direct or indirect subsidiaries, affiliates, incorporated and unincorporated divisions of operating units (collectively, "Affiliates");
- Third party contractors, service providers, vendors, distributors, or business partners (collectively, "Third Party Partners");
- Federal and state regulators;
- Non-affiliated third parties in response to a subpoena, warrant, court order, or as otherwise required or permitted by applicable laws and regulations; and/or
- As otherwise permitted or directed by you.

E-Bill Express may disclose personal information to the above-mentioned persons for routine business purposes (e.g., account maintenance and Site support); to help facilitate a transaction at your request; and as otherwise required or permitted by law. This sharing cannot be opted out of.

SAFEGUARDING INFORMATION

E-Bill Express takes reasonable and appropriate physical, administrative, and technical measures to prevent against loss, misuse, unauthorized access, disclosure, alteration, or destruction of personal information. We limit access to personal information to those who have a business reason to know in order to perform activities consistent with this Notice. Be advised we cannot guarantee or warrant the security of the information you provide to us.

LINKS TO OTHER SITES

This Site may contain links to third party web sites, including those operated by our Trusted Third Parties. Once you leave this Site, you are subject to the privacy notices (if any) for those other sites. We are not responsible for the content, security, or privacy practices employed by any other site.

CHILDREN UNDER 13

This Site is not intended for persons under 13 years of age. We do not knowingly solicit or collect personal information from, or knowingly market our products or services to, children less than 13 years of age.

CUSTOMER INQUIRIES

Please direct all requests related to personal information correction, use, complaints, or any questions regarding this Notice to Kasi Koehler via 1-800-383-0116.

MODIFICATIONS

This Notice may be modified as a result of amendments to the law or regulations or due to other reasons. In the event of such updates, we will update this Notice and will include a revised "Effective Date" at the top of the Notice. Any updates to this Notice become effective when we post the updates to this Site. Your use of the Site following any update(s) to this Notice means you accept the updated Notice.